

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	James I. Mahaney et al.
Serial No.:	10/774,058
Filing Date:	February 6, 2004
Group Art Unit:	3693
Confirmation No.:	4821
Examiner:	Samica L. Norman
Title:	METHOD FOR MAXIMIZING RETIREMENT INCOME USING FINANCIAL BRIDGE PRODUCTS AND DEFERRED SOCIAL SECURITY INCOME

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

RESPONSE PURSUANT TO 37 C.F.R. § 1.111

In response to the Office Action dated July 26, 2010, Applicants respectfully request the Examiner to reconsider the rejection of the claims in view of the following Amendments thereto, and the comments as set forth below. Please amend the Application as follows.